

United States Bankruptcy Court
Northern District of Ohio

In re:
Ronald L. Cogan, Jr.
Debra S. Cogan
Debtors

Case No. 16-51500-amk
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-5

User: kdege
Form ID: pdf700

Page 1 of 2
Total Noticed: 67

Date Rcvd: Jul 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2016.

db/db
24383212 +Ronald L. Cogan, Jr., Debra S. Cogan, 363 Tyredale Avenue, Akron, OH 44305-3641
AAFES, Depts of Army & Air Force, Headquarters Army & Air Force, Exchange Service,
Dallas, TX 75266-0202
24383213 +Akron Municipal Court, 217 S. High Street, Akron, OH 44308-1634
24383214 +Alex J. Robertson Sr., Attorney for Aultman Hospital, 2210 South Union Avenue,
Alliance, OH 44601-5053
24383218 +Ally Financial Inc., c/o Kirschenbaum, Phillips, & Levy, 4645 Executive Drive,
Columbus, OH 43220-3601
24383221 +Amsher Collection Services, Dept 405, PO Box 4115, Concord, CA 94524-4115
24383226 +Aultman Hospital, PO Box 80868, Canton, OH 44708-0868
24383225 +Aultman Hospital, 2600 Sixth Street SW, Canton, OH 44710-1799
24383274 +C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
(address filed with court: T-Mobile, 12920 SE 38th Street, Bellevue, WA 98006)
24383237 +CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 W. 12 Mile Road,
Southfield, MI 48034)
24383227 +Canton Municipal Court, 218 Cleveland Ave. SW, Canton, OH 44702-1906
24383228 +Canton School Employee C.U., 1380 Market Avenue, Canton, OH 44714-2606
24383229 +Canton School Employee CU, PO Box 14459, Des Moines, IA 50306-3459
24383230 +Canton School Employees C.U., PO Box 8828, Canton, OH 44711-8828
24383234 +Capital One, 7933 Preston Road, Plano, TX 75024-2359
24383231 +Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
24383232 +Capital One, PO Box 30279, Salt Lake City, UT 84130-0279
24383233 +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
24383235 +Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
24383236 +Credit Acceptance Corp., c/o Kirschenbaum, Phillips & Levy, 4645 Executive Drive,
Columbus, OH 43220-3601
24383238 +Credit Acceptance Corporation, PO Box 5070, Southfield, MI 48086-5070
24383245 +James Colabianchi, Jr., Esq., Staff Attorney, Portfolio Recovery, PO Box 12903,
Norfolk, VA 23541-0903
24383246 Kent State University, 800 East Summit Street, Kent, OH 44240
24383247 +Kent State University, 131 Michael Swartz Center, Kent, OH 44242-0001
24383248 +Kirschenbaum Phillips & Levy, 8605 Cameron Street, Set 222, Silver Spring, MD 20910-3710
24383252 +LVNV Funding, 625 Pilot Road, Suite 3, Las Vegas, NV 89119-4485
24383249 #Lerner Sampson & Rothfuss, Attorneys for PHH Mortgage Corp., 50 Public Square #620,
Cleveland, OH 44113-2203
24383250 +Lerner, Sampson & Rothfuss, PO Box 5480, Cincinnati, OH 45201-5480
24383254 +++MORTGAGE SERVICE CENTER, 1 MORTGAGE WAY, MOUNT LAUREL NJ 08054-4637
(address filed with court: Mortgage Service Center, 3000 Leadenhall Road,
Mount Laurel, NJ 08054)
24383255 +Ohio Attorney General, Collection Enforcement Section, Attn: Bankruptcy Staff,
150 E. Gay Street, 21st Floor, Columbus, OH 43215-3191
24383256 +Ohio Attorney General, Revenue Recovery/Collections, 150 East Gay Street, 21st Floor,
Columbus, OH 43215-3191
24383257 +Ohio Attorney General, P.O. Box 89471, Cleveland, OH 44101-6471
24383258 +PHH Mortgage, PO Box 5452, Mount Laurel, NJ 08054-5452
24383259 +PHH Mortgage, PO Box 830, Bowie, MD 20718-0830
24383260 #PHH Mortgage Corporation, 2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604
24383261 +Pinnacle Credit Services, PO Box 640, Hopkins, MN 55343-0640
24383262 +Pinnacle Credit Services, 7900 Highway 7, Suite 100, Minneapolis, MN 55426-4045
24383270 ++STELLAR RECOVERY INC, 1327 US HIGHWAY 2 WEST, STE 100, KALISPELL MT 59901-3413
(address filed with court: Stellar Recovery Inc., 1845 US Highway 93 S,
Kalispell, MT 59901)
24383265 +Santander Consumer USA, 8585 N. Stemmons Freeway, Suite 1000, Dallas, TX 75247-3822
24383267 +Santander Consumer USA, PO Box 562088, Dallas, TX 75356-2088
24383266 +Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
24383268 +Stellar Recovery, PO Box 1119, Charlotte, NC 28201-1119
24383269 +Stellar Recovery, 1327 Highway 2 West, Suite 100, Kalispell, MT 59901-3413
24383278 +U.S. Department of Education, PO Box 105028, Atlanta, GA 30348-5028
24383277 +U.S. Department of Education, 2401 International, Madison, WI 53704-3121
24383276 +U.S. Department of Education, PO Box 7859, Madison, WI 53707-7859
24383279 +US Department of Education, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24383224 +E-mail/Text: g20956@att.com Jul 01 2016 21:38:21 AT&T, c/o Bankruptcy,
1801 Valley View Lane, Dallas, TX 75234-8906
24383216 +E-mail/Text: ally@ebn.phinsolutions.com Jul 01 2016 21:35:59 Ally Financial, PO Box 951,
Horsham, PA 19044-0951
24383215 +E-mail/Text: ally@ebn.phinsolutions.com Jul 01 2016 21:35:59 Ally Financial,
PO Box 380901, Minneapolis, MN 55438-0901
24383217 +E-mail/Text: ally@ebn.phinsolutions.com Jul 01 2016 21:35:59 Ally Financial,
PO Box 380902, Minneapolis, MN 55438-0902

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

24383219 +E-mail/Text: ally@ebn.phinsolutions.com Jul 01 2016 21:35:59 Ally Financial Inc.,
200 Renaissance Center 4820 B09 C24, Detroit, MI 48265-0001

24383220 +E-mail/Text: bsimmons@amsher.com Jul 01 2016 21:38:18 Amsher Collection Services,
600 Beacon Parkway, Suite 300, Birmingham, AL 35209-3114

24383223 +E-mail/Text: BankruptcyNotices@aafes.com Jul 01 2016 21:36:03 Army & Air Force Exchange Svc,
PO Box 660056, Dallas, TX 75266-0056

24383222 +E-mail/Text: BankruptcyNotices@aafes.com Jul 01 2016 21:36:03 Army & Air Force Exchange Svc,
Attn: GC-G/R, PO Box 650060, Dallas, TX 75265-0060

24383239 +E-mail/Text: Bankruptcy.Consumer@dish.com Jul 01 2016 21:37:27 Dish Network, Dept. 0063,
Palatine, IL 60055-0001

24383240 +E-mail/Text: bankruptcy@icsystem.com Jul 01 2016 21:38:19 IC System, PO Box 64437,
Saint Paul, MN 55164-0437

24383241 +E-mail/Text: bankruptcy@icsystem.com Jul 01 2016 21:38:19 IC Systems, 444 Highway 96 East,
Saint Paul, MN 55127-2557

24383242 +E-mail/Text: bankruptcy@icsystem.com Jul 01 2016 21:38:19 IC Systems Collections,
PO Box 64378, Saint Paul, MN 55164-0378

24383243 E-mail/Text: cio.bncmail@irs.gov Jul 01 2016 21:36:06 Internal Revenue Service,
Insolvency Group 6, 1240 East Ninth Street, Room 493, Cleveland, OH 44199

24383253 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 01 2016 21:39:11 LVNV Funding,
PO Box 10587, Greenville, SC 29603-0587

24383251 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 01 2016 21:40:00 LVNV Funding,
PO Box 10497, Suite 100, MS 576, Greenville, SC 29603-0497

24383263 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 01 2016 21:40:02
Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502

24383264 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 01 2016 21:53:21
Portfolio Recovery Associates, 140 Corporate Blvd, Norfolk, VA 23502-4952

24383271 +E-mail/PDF: gecsed@recoverycorp.com Jul 01 2016 21:39:04 Sync/Dick's Sporting Goods,
PO Box 965005, Orlando, FL 32896-5005

24383272 E-mail/PDF: gecsed@recoverycorp.com Jul 01 2016 21:39:29 Syncb/Dicks, PO Box 965036,
Orlando, FL 32896-5036

24383273 E-mail/PDF: gecsed@recoverycorp.com Jul 01 2016 21:39:53 Synchrony Bank,
Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

24383275* ++C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
(address filed with court: T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410)

24383244* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2016 at the address(es) listed below:

Keith Rucinski efilings@chl3akron.com, krucinski@ecf.epiqsystems.com
Ryan R. McNeil on behalf of Debtor Ronald L. Cogan, Jr. ryanmcneil@mcneilfirm.com
Ryan R. McNeil on behalf of Debtor Debra S. Cogan ryanmcneil@mcneilfirm.com

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In Re: Ronald L. Cogan, Jr.) **Chapter 13 Case No.: 16-51500**
Debra S. Cogan)
) **Judge Alan M. Koschik**
Debtor(s).) ☒ **Original Chapter 13 Plan**
) ☐ **First Amended Chapter 13 Plan****
) ☒ **See Paragraph Twelve for Special Provisions**

ATTENTION CREDITORS - YOUR RIGHTS MAY BE AFFECTED.

The purpose of this plan is to organize how claims are proposed to be paid and allow users of the plan to easily review the plan for specific items and treatment under the plan. Creditors must exercise their own judgment in deciding whether to accept or oppose the plan. Creditors should read this plan carefully and discuss it with their attorney. Anyone who wishes to oppose any provision of this plan must file with the Court a timely written objection. This plan may be confirmed and become binding without further notice or hearing unless a timely written objection is filed. **Creditors must file a proof of claim with the Court in order to receive distributions under this plan. Absent an objection by the Debtor(s) or other party in interest, the Trustee shall pay claims as filed. Secured claims must have proof of security attached. Creditors claiming a right to interest should state the interest rate on the front page of the proof of claim.**

1. PLAN PAYMENTS

Within 30 days of the filing of this bankruptcy case, the Debtor or Debtors (hereinafter "Debtor") shall commence making monthly plan payments (the "Monthly Plan Payment") pursuant to 11 U.S.C. §1326(a)(1), as follows:

- A. To the Chapter 13 Trustee (hereinafter "Trustee"): 445.00 per month, payable in
☐ monthly ☐ semi-monthly ☒ bi-weekly ☐ weekly installments of \$205.39 each for a period of 60 months.

X The Debtor is employed at United States Postal Service, Attn:Payroll and shall make payment by payroll deduction.

 The Debtor is self-employed and shall make payments to the Trustee by cashier check or money order.

 The Debtor is retired and/or has (source of income) and shall make payments to the Trustee by check or money order.

The Debtor further proposes to devote all annual income tax refunds greater than \$1,500 (Fifteen Hundred Dollars), excluding child care, educational, and earned income credits to the repayment of creditors under this plan. Upon application by the Debtor(s), and for good cause shown, the Court may consider and may grant a temporary suspension of plan payments without hearing or notice. A suspension of plan payments, if approved by the Court, will not reduce the total amount of repayment creditors are to receive under the plan.

2. ADEQUATE PROTECTION PAYMENTS PRIOR TO CONFIRMATION

Concurrent with the filing of this plan, the Debtor has filed an agreed entry with the Trustee authorizing the Trustee to make adequate protection payments to the following creditors. Pursuant to 11 USC Section 102, creditors shall have 20 days to review the agreed entry for adequate protection payments and file an objection if the creditor opposes the adequate protection payment.

Creditor and Collateral	Account #	Address	Amount

3. ORDER OF DISTRIBUTION

After confirmation of this plan, funds available for distribution will be paid monthly by the Trustee in the following order: (i) Trustee's authorized percentage fee and/or administrative expenses; (ii) attorney fees as allowed under applicable rules and guidelines; (iii) monthly payments as provided for in Paragraphs 4, 5 and 6; (iv) priority domestic support obligation claims pursuant to 11 U.S.C. §507(a)(1); (v) other priority unsecured claims pursuant to 11 U.S.C. §507(a); and (vi) general unsecured claims. If the Trustee has received insufficient funds from the Debtor to make the monthly payment to secured creditors, the Trustee may use best efforts to pay secured creditors from the funds on deposit with the Trustee on the date of distribution. Should the Debtor's plan payments result in the completion of payments to unsecured and priority creditors while leaving a balance owing to secured creditors, the Trustee is authorized to remove the fixed monthly payment amounts to finish payment to secured creditors on a pro rata basis in order to expedite payment to the secured creditors.

4. CLAIMS SECURED BY REAL PROPERTY

A. Mortgage Arrearages and Real Estate Tax Arrearages

Trustee shall pay the monthly payment amount to allowed claims for mortgage arrearages and real estate tax arrearages in equal monthly payments. Trustee will pay interest on the mortgage arrearage if the proof of claim provides for interest, unless an objection to the claim is filed and an order is entered disallowing the requested interest. Note: The interest rate requested by the creditor should be stated on the front of the proof of claim. Debtor shall pay all post-petition mortgage payments and real estate taxes as those payments ordinarily come due beginning with the first payment due after the filing of the case.

<u>Creditor</u>	<u>Property Address</u>	<u>Estimated Arrearage Claim</u>	<u>Interest Rate</u>	<u>Monthly Payment (Paid by Trustee)</u>
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None

B. Liens and Other Claims secured by Real Estate

<u>Creditor</u>	<u>Property Address</u>	<u>Amount to be Paid Through the Plan</u>	<u>Interest Rate</u>	<u>Monthly Payment (Paid by Trustee)</u>
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None

5. CLAIMS SECURED BY PERSONAL PROPERTY

A. Secured Claims to be Paid Through the Plan:

Trustee shall pay the following claims in equal monthly payments.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Claim Amount</u>	<u>Interest Rate</u>	<u>Monthly Payment (Paid by Trustee)</u>
Credit Acceptance	2010 Dodge Caliber	\$5289.00	5.25%	

6. FEDERAL TAX LIENS SECURED BY REAL AND PERSONAL PROPERTY

<u>Claim Amount</u>	<u>Interest Rate</u>	<u>Monthly Payment (Paid by Trustee)</u>
None		

7. DOMESTIC SUPPORT OBLIGATIONS

Debtor ☐ does ☒ does not have domestic support obligations pursuant to 11 U.S.C. §101(14A).

If the Debtor does have domestic support obligations:

The holder(s) of any claims for domestic support obligations pursuant to 11 U.S.C. §1302(d) are as specified below. If the holder of a claim is a minor, the name and address of the minor holder shall be disclosed to the Trustee contemporaneously with the filing of this plan in compliance with 11 U.S.C. §112.

<u>Holder Name</u>	<u>Address of Holder (if known)</u>	<u>Address of Child Enforcement Support Agency (mandatory)</u>
None		

Trustee shall pay pursuant to 11 U.S.C. §507(a)(1) on a pro-rata basis the allowed arrearage claims for domestic support obligations. Debtor shall pay all post-petition domestic support obligations as those payments ordinarily come due.

<u>Creditor Name</u>	<u>Creditor Address</u>	<u>Estimated Arrearage Claim</u>
None		

8. OTHER PRIORITY CLAIMS

Trustee shall pay pursuant to 11 U.S.C. §507(a) on a pro-rata basis other allowed unsecured priority claims.

<u>Creditor</u>	<u>Claim Amount</u>
Internal Revenue Service	\$1834.00

9. GENERAL UNSECURED CLAIMS

Unsecured Creditors shall be paid 10.0% of timely filed and non disputed general non-priority unsecured claims.

10. PROPERTY TO BE SURRENDERED

Debtor will surrender the following property no later than 30 days from the filing of the case unless specified otherwise in the plan. The creditor may file a claim for the deficiency and will be treated as a non-priority unsecured creditor. Any unsecured deficiency claim must be filed within 180 days from the date that the petition is filed. A deficiency claim filed beyond the 180 days must be allowed by separate order of the Court.

<u>Creditor</u>	<u>Property Description</u>
Santander Consumer USA	2011 Chevrolet Impala
Santander Consumer USA	2005 Chevrolet Trailblazer

11. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

All executory contracts and unexpired leases are rejected except the following, which are assumed and shall be paid directly by the Debtor to the creditor:

<u>Creditor</u>	<u>Property Description</u>
None	

12. SPECIAL PROVISIONS

Debtors' Chapter 13 Plan provides for a "step-up" Plan and an increase in Chapter 13 Plan Payments equal to the amount of the Debtor's TSP loans once the Debtor's TSP loans are paid off.

/s/ Ronald L. Cogan, Jr.
Debtor's Signature – Name typed below

Ronald L. Cogan, Jr.

/s/ Debra S. Cogan
Debtor's Signature – Name typed below

Debra S. Cogan

Attorney Signature /s/ Ryan R. McNeil

Name Ryan R. McNeil

Ohio Registration No. 0085607

Address 333 S. Main Street, Suite 401, Akron, Ohio 44308

Phone 330-474-3666

Fax 330-470-6386